



Report of Ficanex Customer Survey

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Survey Objectives

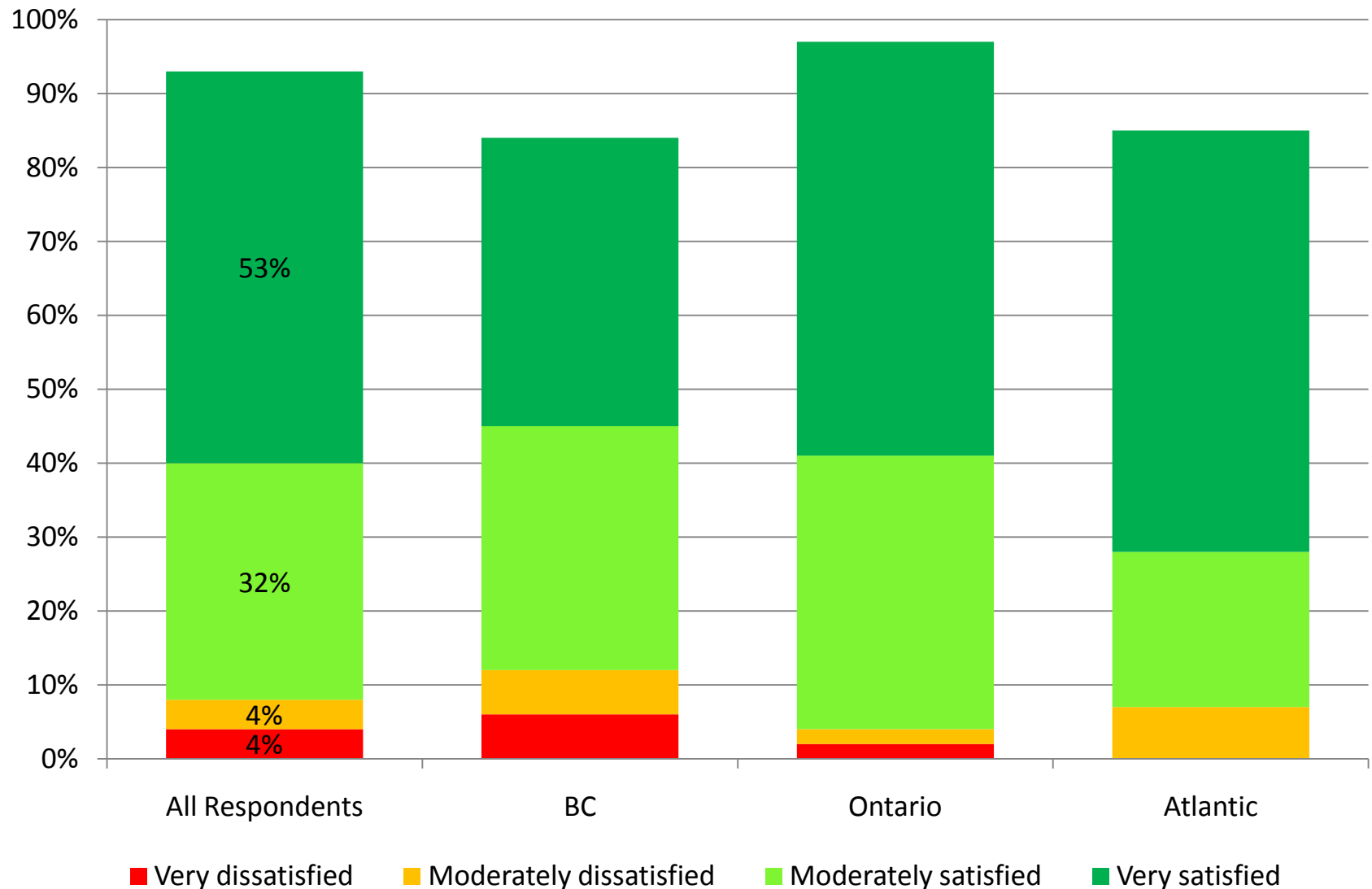
- The survey was conducted to gain an understanding of how the members of THE EXCHANGE network feel about the network and Ficanex's management of it.
- Satisfaction with other suppliers in the ATM and transfer space was measured in order to benchmark and to identify strengths and weaknesses within the network.
- Additional areas of focus included the communications that members currently and wish to receive from Ficanex as well as their level of preparation (and that of other suppliers) for the full implementation of EMV Chip technology in 2010.

Methodology

- Email invitations were sent to the CEOs or appropriate contacts within member institutions of THE EXCHANGE.
- The study was conducted between Thursday, January 28th and Friday, February 5th.
- Invitations were sent to 228 valid email addresses. There were 77 responses, which is a respectable 33.7% response rate (typically surveys like this get a response rate around 10% to 12%).
- This generates a margin of error of plus or minus 9.1%, nineteen times out of twenty.

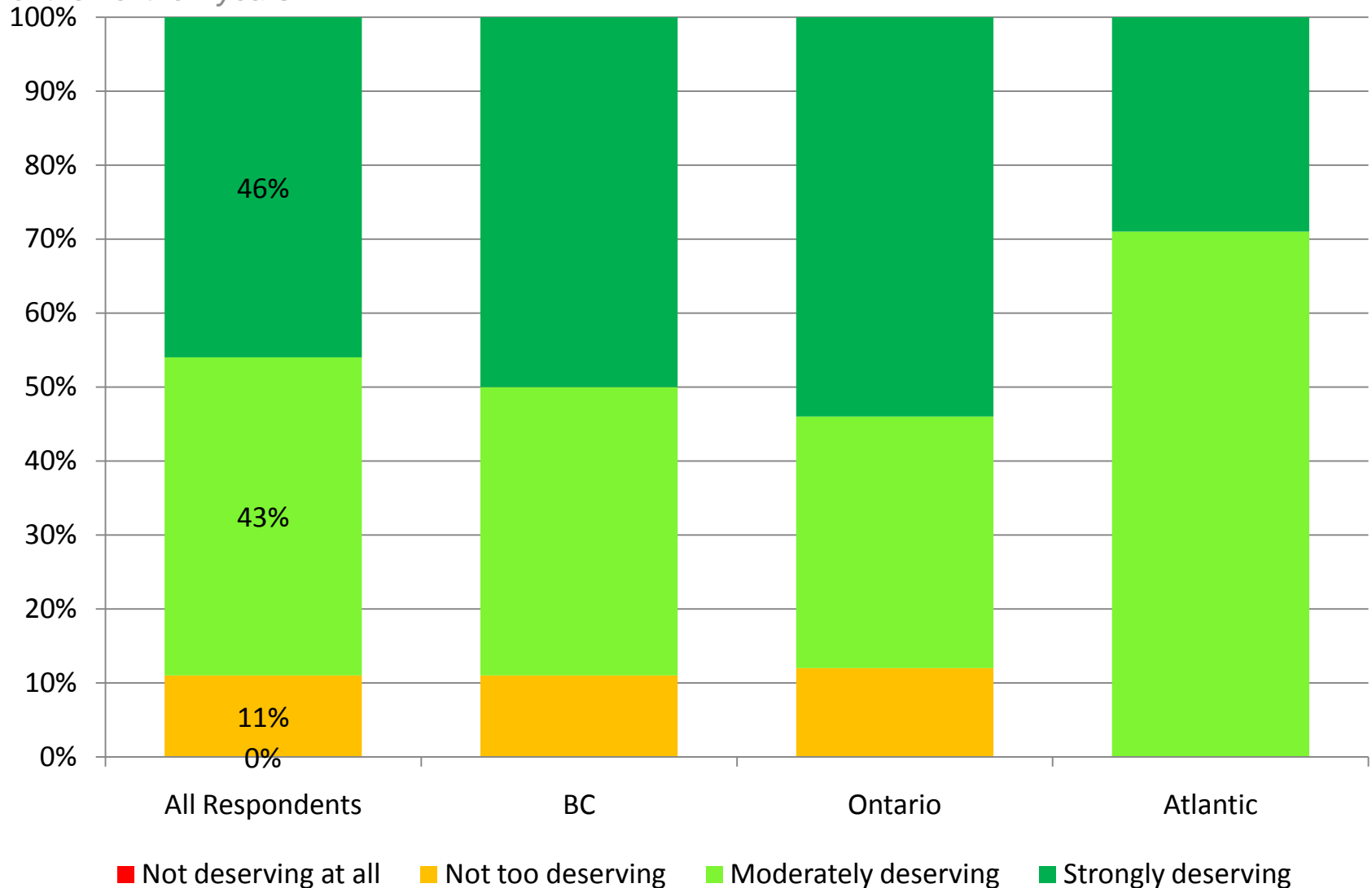
Overall Satisfaction with THE EXCHANGE

Overall, how satisfied are you with the benefits you receive from THE EXCHANGE network?



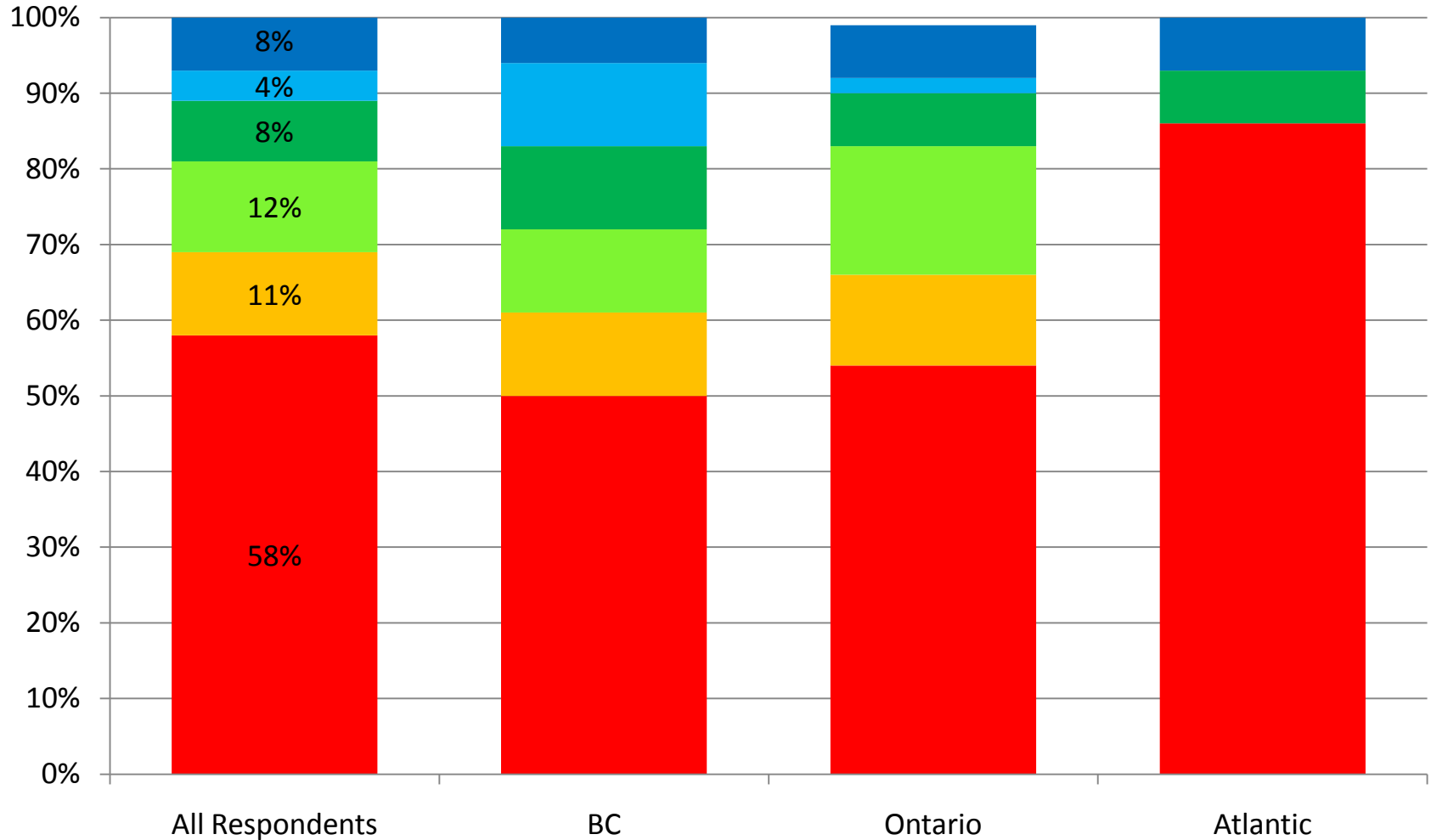
Loyalty to THE EXCHANGE

Thinking about the last year, does THE EXCHANGE network deserve the loyalty of your financial institution for the next few years?



How often they deal with THE EXCHANGE

How often do you have to deal with a task or issue related to your financial institution's membership in THE EXCHANGE network?



■ Less often than once a month

■ Once a month

■ A couple of times a month

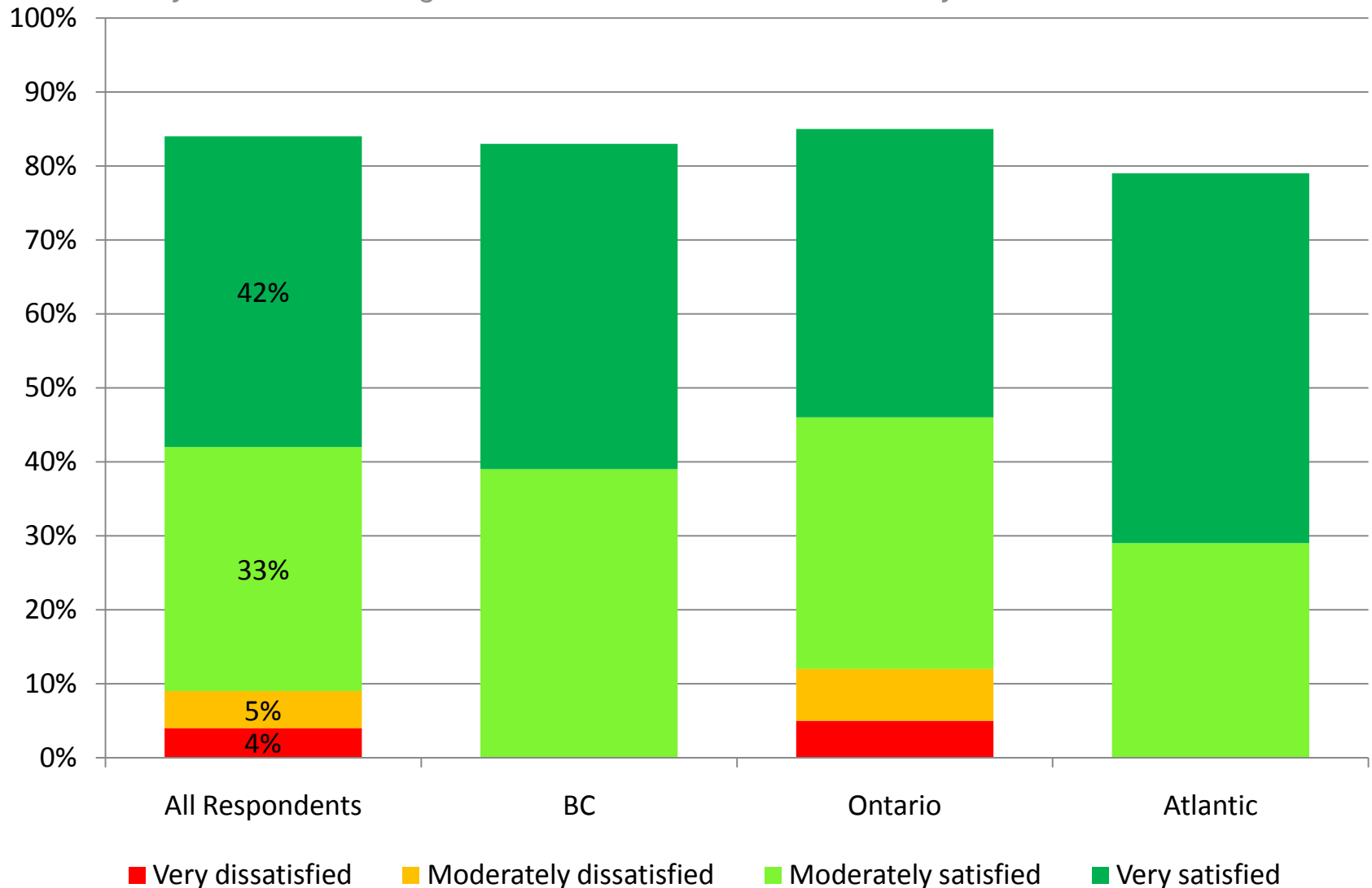
■ Once a week

■ A couple of times a week

■ Every day

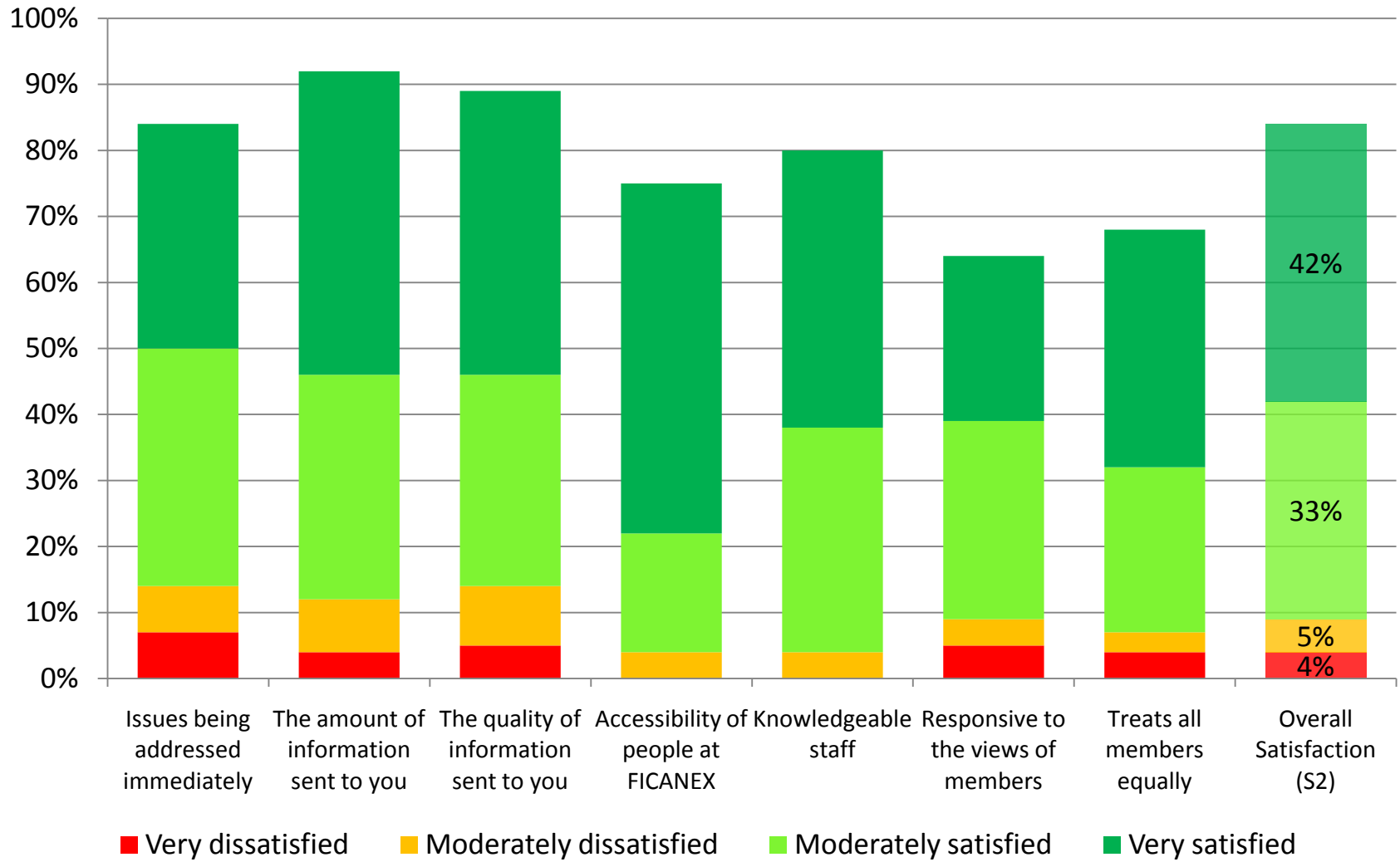
Satisfaction with Ficanex's management

THE EXCHANGE network is managed on behalf of its members by FICANEX Services. Overall, how satisfied are you with the management of THE EXCHANGE network by FICANEX?



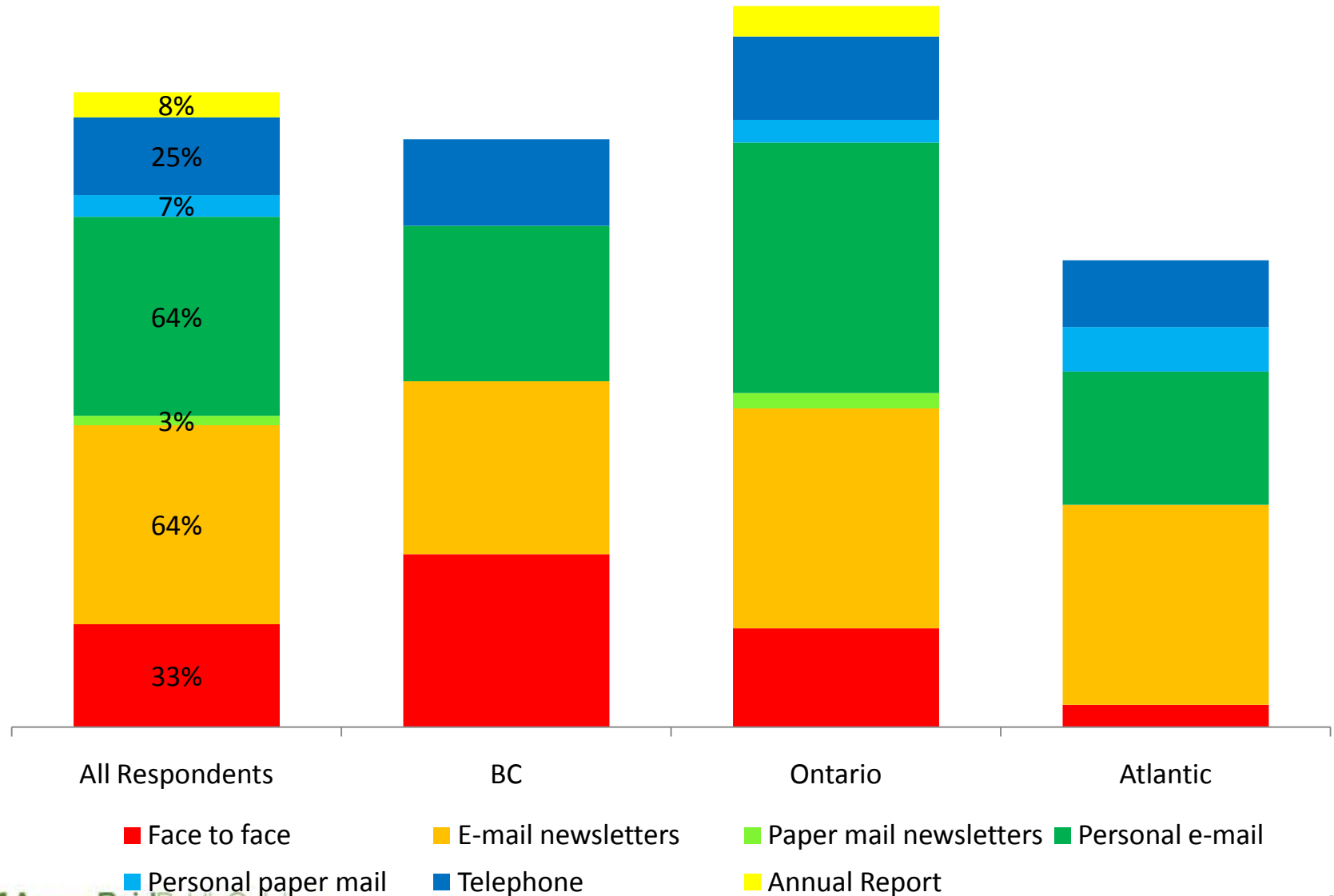
Satisfaction across different services

How satisfied are you with each of the following aspects of the service you receive from FICANEX?



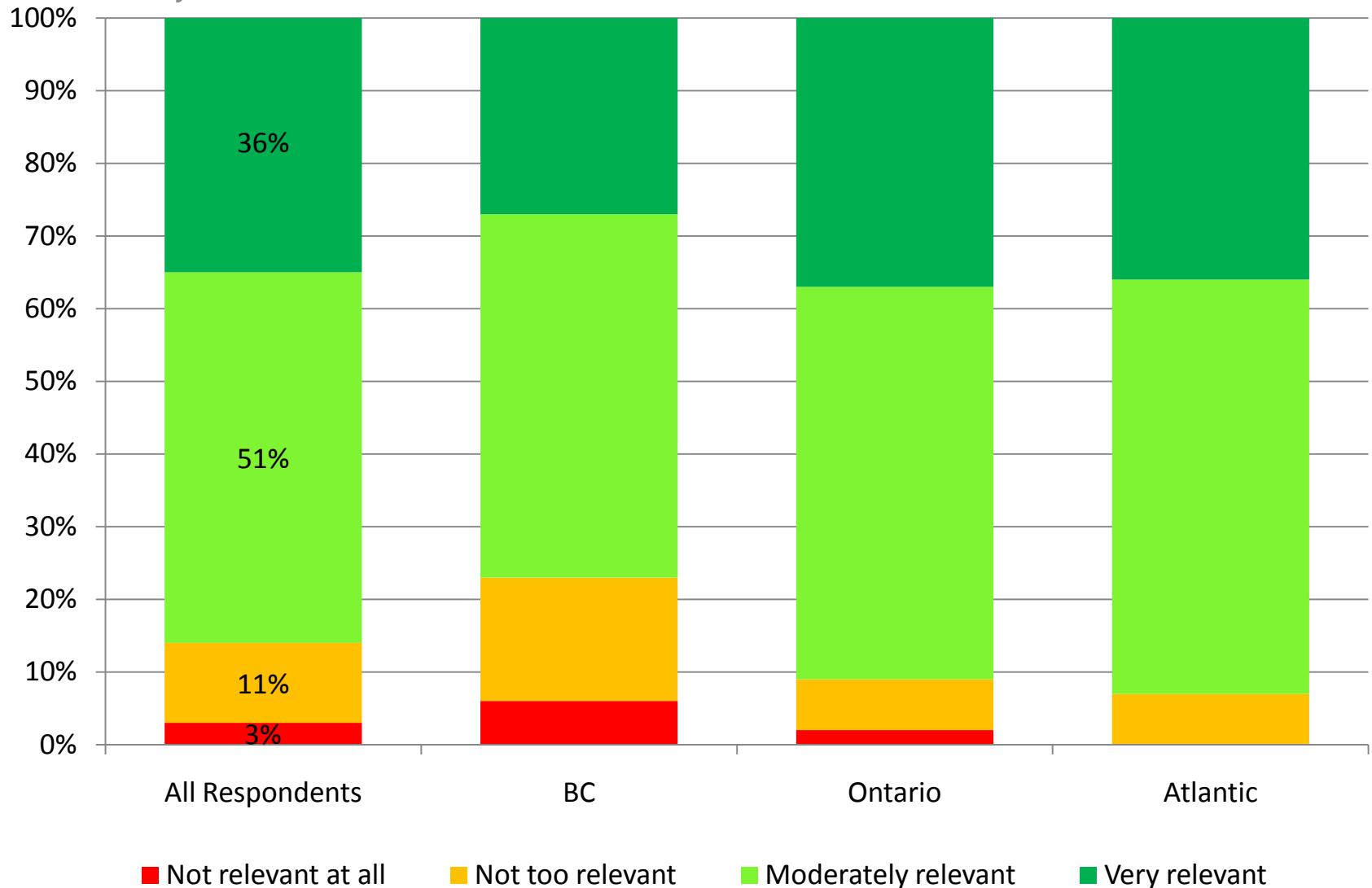
Ideal communications

Imagine your ideal relationship with FICANEX, how would they communicate with you?



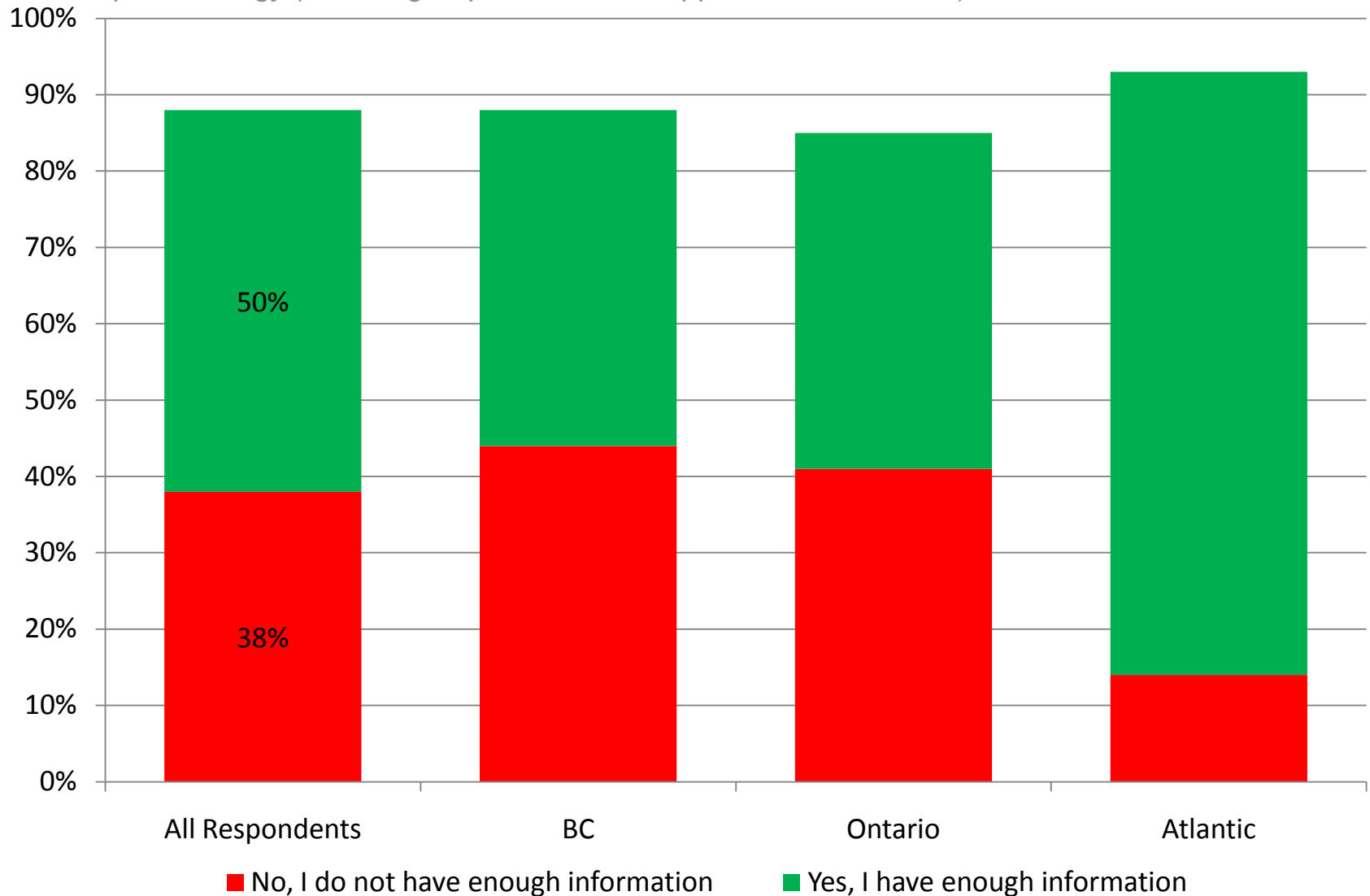
Relevance of Communications

Thinking about the information and communications you receive from FICANEX, how relevant are they to the needs of your financial institution?



Enough information

Do you feel you have enough information about what is required for your financial institution to implement EMV chip technology (including requirements of suppliers and timelines)?



What information do you need?

Specifically what information do you need to implement EMV chip technology?

